Merchants' Frequently Asked Questions



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Merchants Frequently Asked Questions

Create Log In

Q. How do I Register on the portal?

A. To register on our portal, you must select the CREATE LOGIN option on the home page https://pciportal.gmsectec.com. The system will then guide you through the process.

Q. What is my Merchant ID?

A. The Merchant Identification Number (MID) is a unique number assigned by your processor or PCI service provider to identify your merchant on the portal.

Q. What zip code should I enter to register my business on the portal?

A. If your business is located in the United States, your postal code is the Zip Code where your business is located. If your business is located outside the United States, you will receive your postal code from your PCI portal provider.

* Once you have entered your MID and ZIP code, select “Register” to continue the registration process.

Existing Users: Log In

Q. How can I log in?

A. You must log in with the credentials (username and password) you set when you first registered on the portal.

Q. What’s my username?

A. The username is selected by the person who originally registered the business on the portal, or by the person who has been added under the account of a previously registered business. If you have forgotten your username, you can contact us for assistance. You can also select the “Forgot your password?” option on the home page and follow the instructions. For the latter method, you must have your username or business ID.

Q. How do I change my password?

A. Select Manage Users in your Control Panel:
Identify the user whose password you want to reset.

a) **Option #1**: To review/edit your information, including your password:

i. Select the EDIT icon. 
ii. Enter your new password following the instructions provided by the tool and select Save.

b) **Option #2:** To delete a user (Note: You cannot delete the user you are currently using at the time of deletion).

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i. Select the DELETE icon. 
ii. A pop-up window will ask you to confirm whether you want to delete the selected user. You must confirm whether or not to proceed with deleting the user.

c) **Option #3:** Only to reset your password:

i. Select the RESET PASSWORD icon. 
ii. You will receive an email. Follow the instructions in this email.

Q. What's my password?

A. Your password is a secret combination of uppercase and lowercase letters, numbers, and special characters. The password is stored on the portal when the merchant creates their credentials (username and password). If you don't remember your password:

i. *Select "Forgot your password?" on the home page. The portal will ask you to enter your username or MID and your contact email address.*

Commercial Information

Q. How do I choose my username?

A. Your username should be easy to remember. If possible, choose a username related to your business.

Q. How should I create my password?

A. Your password must contain twelve (12) or more characters using the following specifications:
- uppercase and lowercase letters.
- one or more special characters (e.g., !, @, #, Z, $).
- one or more numbers.

Q. Why do I have to enter my password twice?

A. You must enter the password twice for it to be confirmed in the system.

Q. The system tells me that the passwords do not match. What should I do?

A. If the passwords do not match, re-enter your chosen password in both fields. Make sure you enter the same passwords in both spaces.

Q. The portal tells me that there is still information that needs to be completed. What should I do??

You must complete the following required fields before continuing:

- Business address.
- Email address.
- Chosen username.
- Password (in both fields).
- Choose your BUSINESS TYPE from the drop-down menu.

You will notice that several fields have been pre-filled, such as the business name, business identification number (MID), and postal code. Of these fields, you can only edit the business name and postal code.

The system will not allow the MID number to be modified.

Q. Can I leave any information blank?

A. If you have already completed all the required information, you can proceed to the next step. However, we recommend that you complete all fields with your information. This helps us maintain accurate information about the transaction.

Questions Prior to the Self-Assessment Questionnaire

Q. What is the purpose of these questions?

A. The purpose of the questions in this section is to suggest a self-assessment questionnaire (SAQ) based on your answers. The merchant should read the description of the suggested questionnaire (SAQ) and, if you understand that the payment card structure (credit, debit, prepaid, etc.) in your business is consistent with the SAQ description, you can proceed to select it.

B. If the suggested SAQ does not correspond to your payment structure, you will have the option to return to answer the questions in this section again or manually select an SAQ. If you decide to manually select the SAQ, you must read the descriptions of each SAQ and choose the one that applies to your payment structure.

Q. What's P2PE?

A. P2PE (Point to Point Encryption) is a point of sale, payment solution, or application with a specific data encryption methodology. They are generally associated with the use of chip cards, among others. If you have questions about whether your point of sale is P2PE, you should check if it is on the list of certified P2PE providers provided by PCI DSS on its website https://www.pcisecuritystandards.org.

Q. What's Terminal Virtual?

A. A virtual terminal turns the merchant's computer into a point-of-sale terminal where the cardholder manually enters their payment card details (credit, debit, prepaid, etc.) and the payment is processed via the internet.

Q. What is a Processor?

A. The processor is the entity that handles or processes the payment card transactions (credit, debit, prepaid, etc.) received at your business.

Q. Can I skip the preliminary questions section and manually select a self-assessment (SAQ)?

A. Yes, you can skip the section with the preliminary questions and manually choose a self-assessment for your business. Be sure to choose a self-assessment that matches your payment structure.

Q. What happens if I am unsure how to answer my self-assessment??

A. As established by the PCI Council, the merchant must answer the self-assessment questions using their knowledge of their payment structure. If you are unsure how to answer due to the terms used in the questionnaires, you can review the following document:
"Glossary of payment and information security terms."

Summary

Q. What happens if I am not convinced that the SAQ questionnaire assigned by the system is my SAQ for my business?

- ***A.*** The portal has the ability to assign an SAQ for your business based on the answers selected in the Pre-SAQ (Pre-Self-Assessment Questionnaire). If you are still not convinced by the SAQ suggested by the portal, you can review the descriptions of all the other available questionnaires. Check the box labeled "Manually Select Self-Assessment Questionnaire" located at the top. Then, select the appropriate SAQ. You can also review these descriptions on pages 9-10 and 20 of the following document:
  "Self-Assessment Questionnaire Instructions and Guidelines."

Control Panel

Obligatory

Step 1: Electronic signature

Q. What is an Electronic Signature?

- ***A.*** This is the electronic signature of the person responsible for registering the business on the PCI portal. This is a required step to obtain the certificate of compliance.

Q. Why does my electronic signature have a symbol "?"?

- ***A.*** It means that the process has not been completed. You need to complete the Electronic Signature process.

Q. How can I create my electronic signature?

- ***A.*** In the designated system area, use the cursor to sign, then check the "I agree" box and click "Save."

Q. Can I redo my electronic signature?

- ***A.*** Yes, click on "Delete" in the current signature.

Step 2: Self-Assessment Questionnaire (SAQ)

Q. What is an SAQ?

- ***A.*** Self-Assessment Questionnaire

Q. How long does it take before my business has to complete this questionnaire again?

- ***A.*** A year.

Q. Why does the portal say that my expiration date is mm/dd/yyyy?

- ***A.*** This is the expiration date of the current compliance cycle.

Q. Why do I have the following symbol in my SAQ section:"!"?

- ***A.*** The***"!"*** means that the SAQ has not yet been completed.

Q. Why does it say that my assigned SAQ is not in compliance?

A. If your SAQ results are non-compliant, it means you need to contact your service provider to help you build a point of sale that complies with PCI DSS Standards.

Q. If I select the "Finish later" option, will the system save all the information and answers I have already entered in the SAQ?

A. Yes.

Q. Will my business be penalized if we do not respond to the SAQ questionnaire?

A. You should contact your service provider.

Q. What should I do if my payment structure changes before my SAQ renewal date?

A. You need to change your SAQ type to the one that best describes your business in terms of how you handle your customers' payment card information (credit, debit, prepaid, etc.).

What is Self-Assessment Questionnaire Correction?

Q. What is the Self-Assessment Questionnaire Correction?

A. The Self-Assessment Questionnaire Correction will show you all the questions and sections of the SAQ that are still pending in order to obtain your PCI Certificate.

Q. Why do I have to do it?

A. To obtain the PCI Certificate.

Step 3: Scanning

Q. What is a PCI scan?

A. This is when an ASV (Approved Scan Vendor) verifies your computer, IP address(es), and/or websites to check for any vulnerabilities that could be used to gain unauthorized access to your customers' payment card information (credit, debit, prepaid, etc.).

Q. ¿ Why does my Scan section have a "?" symbol?

A. This is because you have not completed the required ASV scan, based on the type of SAQ assigned.

Q. What is "Schedule Scan"?

A. It is a feature that allows you to schedule a scan to be performed at a date and time predetermined by the merchant or automatically by the system.

Q. How often should I scan my system?

A. The portal is programmed to scan quarterly. You can also schedule the scan at your convenience.

***Q.* What is the purpose of the Technical Assistance Request option?**

A. If you have any questions during the scanning process.

Q. What is an IP?

A. An IP address is similar to a unique identification address for your computer when you connect to the internet. It is a combination of numbers assigned to your computer that helps other computers find it within a network.

Options

Verify Email

Q. *How do I verify my email address on the Portal?*

A. You must select this option and, on the next screen, verify that the email address is the one designated to receive information from our Portal. Then, select "Send / Resend VERIFICATION EMAIL." You must wait at least 5 minutes and then check your inbox for an email from the PCI Portal. When you find the email, open it and click on the email verification link. Your email will then be confirmed by the system.

Q. How can I change my email address in the portal information?

A. You can modify the email address using the "Edit Email Now" option in this section, or you can go to the Merchant Overview section and edit the email address in the COMPANY INFORMATION section.

Merchant Overview

Q. How can I modify my business information in the Merchant Overview section?

A. Vaya Go to the Merchant Overview section and on the next page you will see all your business information. Correct any information that you believe is inaccurate and then press "SAVE."

Manage Users

Q. How can I search for a specific user?

A. In the MANAGE USERS option, in the box, enter the name of the user you want to locate, then press "SEARCH."

Q. How can I add a new user in the Manage Users option?

A. You can click "Add New." On the next screen, enter the new user's information and then click "SAVE."

Change Questionnaire Type from

Q. What does SAQ mean?

A. It is the acronym for "Self-Assessment Questionnaire."

Q. How can I change my SAQ questionnaire?

A. You will need to access the portal. Go to options and select "CHANGE SELF-ASSESSMENT QUESTIONNAIRE TYPE."

Q. When is it appropriate to change my SAQ questionnaire?

A. You only need to change your SAQ if your business changes the way it handles payment card information (credit, debit, prepaid, etc.).

Q. If I changed my SAQ, will my business still be PCI compliant?

A. The only reason a merchant should change their SAQ type is because theiThe onr payment structure has changed. If that is the case and something has changed, your business is no longer PCI compliant.

Q. If I changed my SAQ, does the portal still keep my previous SAQ?

A. No, once you change the SAQ, the answers will be deleted. Therefore, the previous SAQ will also be deleted.

Downloads

This refers to all documents stored on the portal regarding your PCI compliance documentation.

Quick Links

Frequent Questions

This is a list of the questions most frequently asked by users of the system and its utilities.

Help / Contact

You can contact us by calling:

- (787) 625-0055 for the United States and Puerto Rico
- (829) 956-1239 for the Dominican Republic
- (868) 224-5880 for Trinidad and Tobago
- (507) 833-7673 for Panama
- (56) 2-2898-6075 for Chile
- (506) 4001-0379 for Costa Rica
  You also have the option of completing a TECHNICAL SUPPORT REQUEST on the Portal or sending an email to PCIHelpDesk@gmsectec.com.

Reference Library

In this section, you will find a series of documents that can help you and your business in the PCI DSS certification process.

Tutorial

The Tutorial assists you if you have a question about the Portal's features and guides you through the PCI Compliance process. It can help you better understand the purpose of PCI.

General Compliance

Q. What is the function of the percentage chart on the portal?

A. This chart is a visual aid that helps you monitor the percentage value required to complete the PCI DSS compliance process and become a PCI-certified merchant.

Q. What does it mean if my graph is not 100%?

A. If the graph is not at 100%, it means that you still need to complete some process to be PCI compliant.

Q. What does it mean if my graph is at 100%?

A. If your chart is at 100%, it means that you have completed all the information and processes required on the Portal to achieve PCI certification.

Others

Q. What is PCI?

A. PCI stands for "Payment Card Industry."

Q. What happens if I accidentally close the Portal?

A. The portal automatically saves all completed information, even if it is accidentally closed. Simply log in again and continue using the Portal.

Q. What is the purpose of the "Technical Support Request" feature?

A. This is a feature of the Portal where you can contact us if you need any help.

Q. Why do I have to complete this questionnaire?

A. This questionnaire confirms that your business complies with the requirements of the Payment Card Industry (PCI). Once the questionnaire has been successfully completed, the Portal issues a Certificate that can be used to show your customers and payment card companies (credit, debit, prepaid, etc.) that your company handles all card information with the necessary precautions and security.